

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Case No. 09-35799-SPS
	§	
GEORGE J. LAPIANA	§	
SHERRY L LAPIANA	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 11/24/2010, in Courtroom 642, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/28/2010

By: /s/ David P. Leibowitz  
(Trustee)

David P. Leibowitz  
420 West Clayton St  
Waukegan, IL, 60085

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In re: § Case No. 09-35799-SPS  
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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$2,000.54  
*and approved disbursements of* \$0.00  
*leaving a balance on hand of<sup>1</sup>:* \$2,000.54

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$2,000.54

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<b>Reason/Applicant</b>	<b>Total Requested</b>	<b>Interim Payments to Date</b>	<b>Proposed Payment</b>
David P. Leibowitz, Trustee Fees	\$500.14	\$0.00	\$500.14
David P. Leibowitz, Trustee Expenses	\$60.78	\$0.00	\$60.78

Total to be paid for chapter 7 administrative expenses: \$560.92  
Remaining balance: \$1,439.62

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Remaining balance: \$1,439.62

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
Remaining balance: \$1,439.62

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$83,779.93 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Chase Bank USA, N.A.	\$1,901.57	\$0.00	\$32.67
2	Chase Bank USA, N.A.	\$5,289.55	\$0.00	\$90.89
3	Chase Bank USA, N.A.	\$1,030.00	\$0.00	\$17.70
4	PYOD LLC its successors and assigns as assignee of Citibank	\$12,519.10	\$0.00	\$215.12
5	PYOD LLC its successors and assigns as assignee of Citibank	\$26,989.99	\$0.00	\$463.78
6	Fia Card Services, NA/Bank of America	\$7,492.05	\$0.00	\$128.74
7	Fia Card Services, NA/Bank of America	\$28,557.67	\$0.00	\$490.72

Total to be paid to timely general unsecured claims: \$1,439.62  
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general

(unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Prepared By: /s/ David P. Leibowitz

Trustee

David P. Leibowitz  
420 West Clayton St  
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 5

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-35799

User: cgreen  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 20

Date Rcvd: Oct 29, 2010

The following entities were noticed by first class mail on Oct 31, 2010.

db/jdb +George J. Lapiana, Sherry L Lapiana, 16332 S. 67th Court, Tinley Park, IL 60477-1706  
aty +Karen Walin, Chicago Legal, LLC, 3833 S. Harlem Ave., Berwyn, IL 60402-3925  
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
14500793 Bank Of America, P O Box 15026, Wilmington, DE 19886-5026  
14500792 Bank Of America, P O Box 15325, Wilmington, DE 19886-5325  
14500794 Cardmember Service, P O Box 15298, Wilmington, DE 19850-5298  
14500795 +Chase, 800 Brooksedge Blvd, Columbus, OH 43081-2822  
14941405 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
14500796 Chase Home Finance, P O Box 24696, Columbus, OH 43224-0696  
14500797 +Chase Home Finance, P O Box 24714, Columbus, OH 43224-0714  
14500798 Citi (South Dakota) NA, P O Box 6191, Sioux Falls, IL 57117-6191  
14500799 Citi Cards, P O Box 6000, The Lakes, NV 89163-6000  
14500789 +Lapiana George J, 16332 S 67th Court, Tinley Park, IL 60477-1706  
14500790 +Lapiana Sherry I, 16332 S 67th Court, Tinley Park, IL 60477-1706  
14500791 +Law Office Of Karen Walin, 13161 W 143rd Street #102, Homer Glen, IL 60491-6670  
14981366 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008  
14500801 +Toyota Motor Credit Corp, 1111 W 22nd St Ste 420, Oak Brook, IL 60523-1959  
14500800 Toyota Motor Credit Corp, 111 W 22nd St Ste 420, Oak Brook, IL 60523  
14500802 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, P O Box 5227, Cincinnati, OH 45201)

The following entities were noticed by electronic transmission on Oct 30, 2010.

15300879 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 30 2010 02:53:24  
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,  
Oklahoma City, OK 73124-8809

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2010

Signature:

